UNITED STATES BANKRUPT (CYCTIFICATE OF NOTICE DISTRICT OF NEW JERSEY Caption in Compliance with D.N.J. LBR 9004-1(b)	Page 1 of 3	Order Filed on May 28, 2019 by Clerk U.S. Bankruptcy Court District of New Jersey
In Re:	Case No.:	19-13632-KCF
Kyanna Christine Johnson	Hearing Date:	5/21/2019
	Judge:	Kathryn C. Ferguson
	Chapter:	7
Recommended Local Form: Followed		

ORDER DENYING MOTION TO APPROVE REAFFIRMATION AGREEMENT

with Capital One Auto Finance (Re: 2014 Nissan Maxima)

The relief set forth on the following page is hereby **ORDERED**.

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DATED: May 28, 2019

Honorable Kathyyn C. Ferguson United States Bankruptcy Judge A motion to approve a reaffirmation agreement having been filed on 4/22/2019 by Capital One Auto Finance for entry of an order as set forth above, all interested parties having been duly served, the Court having considered all of the papers submitted, along with any arguments of counsel, and the Court having found that the Debtor(s) has/have performed all steps necessary under 11 U.S.C. § 524(c) to reaffirm the proposed debt; and the Court having been unable to make the findings under 11 U.S.C. § 524(c)(6) required to approve the reaffirmation agreement; it is

ORDERED that the aforesaid motion is denied.

The successful party shall serve this order on the debtor, any trustee, and all parties who entered an appearance on this matter.

Case 19-13632-KCF Doc 24 Filed 05/30/19 Entered 05/31/19 01:58:02 Desc Imaged

Certificate of Notice Page 3 of 3 ted States Bankruptcy District of New Jersey

In re: Kyanna Christine Johnson Debtor

Case No. 19-13632-KCF Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 1 Date Rcvd: May 28, 2019 Form ID: pdf903 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 30, 2019.

db +Kyanna Christine Johnson, 6 Hoover Drive, Brick, NJ 08724-3208

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 30, 2019 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 28, 2019 at the address(es) listed below:

Kevin Gordon McDonald on behalf of Creditor Roundpoint Mortgage Servicing Corporation kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com

Michael R. DuPont on behalf of Creditor United Teletech Financial FCU dupont@redbanklaw.com, dana@redbanklaw.com

tom@torrlaw.com, Torr@ecf.axosfs.com Thomas Orr

on behalf of Trustee Thomas Orr tom@torrlaw.com, Torr@ecf.axosfs.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

William H. Oliver, Jr. on behalf of Debtor Kyanna Christine Johnson bkwoliver@aol.com,

R59915@notify.bestcase.com

TOTAL: 6